

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

Jamie Lynn Haugh

Debtor(s).

Case No. 22-21034-CMB

Chapter 13

Related to Doc. Nos. 10 & 68

STIPULATED ORDER MODIFYING PLAN

WHEREAS, this matter is being presented to the Court regarding

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:***

- ☐ a motion to dismiss case or certificate of default requesting dismissal
- ☒ a plan modification sought by: The Trustee
- ☐ a motion to lift stay  
as to creditor \_\_\_\_\_
- ☐ Other: \_\_\_\_\_

WHEREAS, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

IT IS HEREBY ORDERED that the

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]***

- ☒ Chapter 13 Plan dated June 2, 2022
- ☐ Amended Chapter 13 Plan dated \_\_\_\_\_

is modified as follows:

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]***

- ☐ Debtor(s) Plan payments shall be changed from \$ \_\_\_\_\_ to \$ \_\_\_\_\_ per \_\_\_\_\_, effective \_\_\_\_\_; and/or the Plan term shall be changed from \_\_\_\_\_ months to \_\_\_\_\_ months.

- ☐ In the event that Debtor(s) fail(s) to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor(s) and Debtor(s)' Counsel a notice of default advising the Debtor(s) that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor(s) fail(s) to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.
- ☐ Debtor(s) shall file and serve \_\_\_\_\_ on or before \_\_\_\_\_.
- ☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- ☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as \_\_\_\_\_ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.
- ☒ Other: The provision in the stipulated order entered at Doc. 68 that provides "Carrington Mortgage Services Claim 14 governs with all payment change notices of record" is STRICKEN. The claim of Flagstar Bank (Claim #10-2) shall govern with all payment change notices of record.

**IT IS FURTHER ORDERED** that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

**IT IS FURTHER ORDERED** that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect. The filing party represents to the Court that all affected parties have been notified.

*[Remainder of Page Intentionally Left Blank]*

SO ORDERED, this 26th day of July, 2024

Dated: July 26, 2024

  
United States Bankruptcy Judge **dmr**

Stipulated by:

/s/ David A. Colecchia  
David A. Colecchia (PA I.D. #71830)  
Counsel to Debtor  
Law Care  
324 S. Maple Avenue  
Greensburg, PA 15601  
724-837-2320  
[colecchia542@comcast.net](mailto:colecchia542@comcast.net)

Stipulated by:

/s/ Katherine DeSimone  
Katherine DeSimone (PA I.D. #42575)  
Counsel to Chapter 13 Trustee  
Office of the Chapter 13 Trustee  
U.S. Steel Tower, Suite 3250  
600 Grant Street  
Pittsburgh, PA 15219  
412-471-5566  
[kdesimone@chapter13trusteewdpa.com](mailto:kdesimone@chapter13trusteewdpa.com)

cc: All Parties in Interest to be served by Clerk

FILED  
7/26/24 3:39 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

In re:  
Jamie Lynn Haugh  
Debtor

Case No. 22-21034-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Jul 26, 2024

User: auto  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 28, 2024:

Recip ID	Recipient Name and Address
db	+ Jamie Lynn Haugh, 934 Talon Court, Leechburg, PA 15656-9510
cr	+ Wilmington Savings Fund Society, FSB, as trustee o, Hill Wallack LLP, 21 Roszel Road, P.O. Box 5226, Princeton, NJ 08543-5226
15486144	+ Colin Haugh, 934 Talon Court, Leechburg, PA 15656-9510
15486147	+ Fedloan, FedLoan Servicing, P. O. Box 69184, Harrisburg, PA 17106-9184
15489417	U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184

TOTAL: 5

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 26 2024 23:46:49	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	Jul 26 2024 23:39:00	Peoples Natural Gas Company LLC, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219, UNITED STATES 15219-1753
cr	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Jul 26 2024 23:39:00	Toyota Motor Credit Corporation, PO Box 8026, Cedar Rapids, IA 52408-8026, UNITED STATES 52408-8026
15503272	Email/Text: BKBCNMAIL@carringtonms.com	Jul 26 2024 23:39:00	Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806
15486145	+ Email/PDF: creditonebknofications@resurgent.com	Jul 26 2024 23:58:26	Credit One Bank, Attn: Bankruptcy Department, P. O. Box 98873, Las Vegas, NV 89193-8873
15487625	Email/Text: mrdiscen@discover.com	Jul 26 2024 23:39:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15486146	+ Email/Text: mrdiscen@discover.com	Jul 26 2024 23:39:00	Discover Financial, Attn: Bankruptcy, P. O. Box 3025, New Albany, OH 43054-3025
15496435	Email/Text: cashiering-administrationservices@flagstar.com	Jul 26 2024 23:40:00	Flagstar Bank FSB, 5151 Corporate Drive, Troy, MI 48098
15486148	+ Email/Text: cashiering-administrationservices@flagstar.com	Jul 26 2024 23:40:00	Flagstar Bank, Attn: Bankruptcy, 5151 Corporate Drive, Troy, MI 48098-2639
15486149	+ Email/Text: bankruptcy@huntington.com	Jul 26 2024 23:40:00	Huntington, Attn: Bankruptcy CAS056, 3 Cascade Plaza, #3, Akron, OH 44308-1124
15495463	+ Email/Text: RASEBN@raslg.com	Jul 26 2024 23:39:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15497054	Email/PDF: resurgentbknofications@resurgent.com	Jul 26 2024 23:46:48	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

District/off: 0315-2

User: auto

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15495418	Email/Text: Bankruptcy.Notices@pnc.com	Jul 26 2024 23:39:00	PNC Bank NA, Bankruptcy Department, PO BOX 94982, Cleveland, OH 44101
15486143	Email/Text: Bankruptcy.Notices@pnc.com	Jul 26 2024 23:39:00	BBVA, Attn: Bankruptcy, P. O. Box 10566, Birmingham, AL 35296
15486701	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 26 2024 23:40:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, Pa. 17128-0946
15486627	^ MEBN	Jul 26 2024 23:35:21	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15486150	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jul 26 2024 23:58:08	Synchrony Bank/TJX, Attn: Bankruptcy, P. O. Box 965064, Orlando, FL 32896-5064
15500983	+ Email/Text: bncmail@w-legal.com	Jul 26 2024 23:40:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
15486151	+ Email/Text: bncmail@w-legal.com	Jul 26 2024 23:39:00	Target Nb, C/O Financial & Retail Services, Mailstop BT, P.O. Box 9475, Minneapolis, MN 55440-9475
15487697	+ Email/Text: bankruptcy@huntington.com	Jul 26 2024 23:40:00	The Huntington National Bank, P O Box 89424, OPC856, Cleveland OH 44101-6424
15486152	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Jul 26 2024 23:39:00	Toyota Financial Services, Attn: Bankruptcy, P. O. Box 259001, Plano, TX 75025-9001
15492723	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Jul 26 2024 23:39:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
15486153	+ Email/Text: RPSBankruptcyBNCNotification@usbank.com	Jul 26 2024 23:40:00	U.S. Bankcorp, Attn: Bankruptcy, 800 Nicollet Mall, Minneapolis, MN 55402-7000

TOTAL: 23

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		FLAGSTAR BANK
cr		Toyota Motor Credit Corporation
cr	*P++	CARRINGTON MORTGAGE SERVICE LLC, 1600 S DOUGLAS RD SUITE 110, ANAHEIM CA 92806-5951, address filed with court; Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806
15492725	*+	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 2 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 28, 2024

Signature: /s/Gustava Winters

District/off: 0315-2

User: auto

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Date Rcvd: Jul 26, 2024

Form ID: pdf900

Total Noticed: 28

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 26, 2024 at the address(es) listed below:

Name	Email Address
David A. Colecchia	on behalf of Debtor Jamie Lynn Haugh colecchia542@comcast.net dcolecchia@my-lawyers.us;jschantz@my-lawyers.us;rjuliano@my-lawyers.us;tkonop@my-lawyers.us;lawcareecf@gmail.com;sc hantz.justinp.r133647@notify.bestcase.com
Denise Carlon	on behalf of Creditor FLAGSTAR BANK dcarlon@kmlawgroup.com
Elizabeth K. Holdren	on behalf of Creditor Wilmington Savings Fund Society FSB, as trustee of Stanwich Mortgage Loan Trust M eholdren@hillwallack.com, ehholdren@ecf.courtdrive.com;hwbknj@hillwallack.com
Elizabeth K. Holdren	on behalf of Creditor Carrington Mortgage Services LLC ehholdren@hillwallack.com, ehholdren@ecf.courtdrive.com;hwbknj@hillwallack.com
Jeffrey Hunt	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Keri P. Ebeck	on behalf of Creditor Toyota Motor Credit Corporation kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 8